

SUPREME COURT OF THE STATE OF NEW YORK
COUNTY OF NEW YORK

X

SHERRY GOULD

Plaintiff,

-against-

JP MORGAN CHASE & CO.,
J.P. MORGAN SECURITIES LLC,
AND JP MORGAN CHASE BANK, N.A.

Defendant.

X

TO THE ABOVE-NAMED DEFENDANTS:

Index No.

SUMMONS WITH NOTICE

YOU ARE HEREBY SUMMONED and required to serve upon the undersigned an answer to the Notice attached hereto within thirty (30) days after the service of this Summons upon you, exclusive of the day of service. If you fail to appear or answer, judgment will be taken against you by default for the relief demanded in the Notice.

Plaintiff Sherry Gould (hereafter "Plaintiff") brings this action against Defendant JP Morgan Chase & Co., J.P. Morgan Securities LLC, and JP Morgan Chase Bank, N.A. (hereafter "Defendant" or "Chase"), seeking damages for multiple causes of action, including negligence, negligence misrepresentation, breach of contract, breach of fiduciary duty, violation of Section 4-A-202 of the New York Uniform Commercial Code, violation of New York General Business Law § 349, conversion, negligence per se, and liability under the Electronic Fund Transfer Act ("EFTA").

Between April 14, 2023, and April 19, 2023, Plaintiff experienced unauthorized wire transfers amounting to \$658,000.00 in her JP Morgan Chase bank accounts. Out of this sum, \$450,000.00 was transferred from her Chase brokerage account, where the funds were held in her cash position. To her dismay, Plaintiff never received any notification regarding these unauthorized transfers. These 16

transfers were part of a fraudulent scheme targeting Plaintiff. The transactions were initiated and carried out without her knowledge, consent, or awareness and were orchestrated by an individual (or individuals) who posed as a legitimate Chase employee, using the name and authentic badge number of an actual Chase employee.

On April 21, 2023, Plaintiff's Chase private client banker, Chris Vergara ("Vergara"), claimed to have alerted Plaintiff and Plaintiff's Husband, Mitch Gould, about a suspicious wire transfer request on April 14, 2023. On the same date, April 21, 2023, Vergara also stated that he tried to call Plaintiff's Husband, Mitch Gould, regarding the potentially fraudulent transfer. However, no evidence has been presented to support the claim that Vergara notified Plaintiff and Plaintiff's husband, Mitch Gould, by telephone or email about the suspicious and potentially fraudulent transfer. Furthermore, on April 21, 2023, during an in-person meeting at the Chase Branch in Boca Raton, Vergara informed Plaintiff and her Husband, Mitch Gould, that an individual had called the bank impersonating Mitch Gould in an attempt to wire funds. Additionally, on the same date, during the same in-person meeting, Vergara showed Plaintiff and Plaintiff's husband, Mitch Gould, an email Vergara received from Regions Bank, which raised concerns about a wire transaction they suspected to be fraudulent. As a result, Plaintiff questions the veracity of these notifications and raises doubts about Defendant's handling of the situation and failure to prevent the fraudulent transaction.

On April 21, 2023, Plaintiff met with Vergara and Jim Murphy, Senior Home Lending Advisor and the Chase employee who oversaw her mortgage with Defendant (NMLS ID: 1609473). During the meeting, Plaintiff received a text message from the fraudster asking her to call him. Both Vergara and Jim Murphy and Mitch Gould, Scott Gould, and Mike Myrthil were present during the call and heard the conversation, and witnessed the fraudster attempting to obtain information from the Plaintiff by posing as a Chase banker. At this time Jim Murphy looked up the fraudster's stated Chase employee badge

number and confirmed that he was utilizing a badge number of an actual Chase employee working in India, while the perpetrator also used a name slightly altered from the same employee. Meanwhile, Vergara contacted Chase Credit Protection and spoke with ‘Audrey’, who informed Plaintiff that she need not worry about retrieving her money. With Audrey's assistance, Plaintiff and Plaintiff's Husband, Mitch Gould, were able to change their password to prevent further unauthorized access.

To resolve the matter and avoid court intervention, on or about May 15, 2023, Plaintiff, via her undersigned counsel, began sending legal notices and demands for relief to Defendant via various communication channels. (the “Demand Letter”). A true and correct copy of that Demand Letter is attached as Exhibit A. The Demand Letter contained factual details

Nonetheless, on July 24, 2023, after months of back and forth, Chase's executive office rejected Plaintiff's complaint without any explanation or reasoning. (Exhibit B) Plaintiff did not willingly engage in any actions contributing to the fraudulent wire transfers. Plaintiff did not authorize the transfers in any way. Instead, the fraudulent wire transfers were carried out without her knowledge or consent. Defendant failed to abide by its legal fiduciary duty in properly investigating the fraudulent transactions and addressing the unauthorized wire transfers affecting Plaintiff's accounts.

Plaintiff and her husband have been loyal customers of Chase for many years. Plaintiff owns two corporations, one of which is a high-powered public relations and communications firm with business and personal deposits and banking valued in the tens of millions of dollars.

Following the unauthorized, fraudulent transfers, Defendant failed to rectify the situation, give Plaintiff timely notice of their decision refusing to do so, and provide any reasoning for their denial. Indeed, in their gross mishandling of Plaintiff's matter, Defendant's employees actively refused communication with Plaintiff, even before she was represented by counsel, as outlined in more detail in Exhibit A.

Due to Defendant's wrongful actions and omissions, Plaintiff has endured substantial financial losses and damages. These include but are not limited to the loss of funds, inability to meet debts and expenses, and adverse impacts on corporate and personal operations, such as disruptions to payroll and other essential functions.

Defendant is hereby put on notice for the aforementioned claims. Plaintiff demands the immediate return of the wrongfully transferred funds. She seeks compensation for the damages caused by the bank's negligence, negligence misrepresentation, breach of contract, breach of fiduciary duty, violation of the New York Uniform Commercial Code, violation of New York General Business Law § 349, conversion, negligence per se, and liability under the Electronic Fund Transfer Act.

WHEREFORE, Plaintiff seeks restitution and compensatory damages in the total amount of two million dollars (\$2,000,000). Additionally, Plaintiff requests punitive damages to be determined by a jury, prejudgment interest, reimbursement of costs, and disbursements incurred in pursuing this action. Plaintiff respectfully requests any other relief that the Court deems just and proper to ensure justice is served in this matter.¹

PLEASE TAKE FURTHER NOTICE THAT in case of your failure to appear in this action, judgment will be taken against you by default for the aforesaid principal sum of two million dollars (\$2,000,000), plus prejudgment interest, punitive damages, costs and disbursements of the action, and such other relief as the court deems just and proper.

¹ This summons with notice, based on information provided by Plaintiff, others and current review of documents does not constitute a complete or exhaustive statement of our client's rights, claims, contentions or legal theories, or the facts, which support those claims nor is it intended as, nor shall it be deemed to constitute, a waiver or relinquishment of any of Plaintiff's rights or remedies, whether legal or equitable, all of which are hereby expressly reserved.

Dated: New York, New York
August 1, 2023

MOSAIC LAW LLP

By: /s/ Nvall Cook, Esq.

Nvall Cook, Esq

1802 Vernon Street NW

Washington, District of Columbia, 20009

nc@mosaiclaw.com

Attorneys of Plaintiff

1-929-279-2092

www.mosaiclaw.com

MOSAIC LAW LLP
1802 Vernon Street NW
PMB2117
Washington, District of Columbia, 20009

May 15, 2023

Via Certified Mail and Email to:

JP Morgan Chase
Jamie Dimon
Chairman and Chief Executive Officer
383 Madison Avenue
New York, NY 10179
jamie.dimon@jpmchase.com

Becky Griffin
Chief Administrative Officer Consumer Banking
5455 W New Albany Rd
New Albany, OH 43054
becky.l.griffin@jpmchase.com

Stacey Friedman
General Counsel
383 Madison Avenue
New York, N.Y 10179
stacey.friedman@jpmorgan.com

RE: 16 Unauthorized Fraudulent Transfers totaling \$658,000

Dear Jamie Dimon, Becky Griffin, and Stacey Friedman:

Mosaic Law LLP has been retained by Mitch Gould and Sherry Gould (our “Clients”), who are also senior citizens, to assist in the facilitation of the return of funds that were fraudulently removed from their JP Morgan Chase (“Chase”) accounts without our Clients’ authorization between the dates of April 14, 2023, to April 19, 2023.

Factual Basis:

While our investigation is yet ongoing, we have been made abreast of the following facts by our Clients:

From April 14, 2023, to April 19, 2023, 16 unauthorized wire transfers amounting to \$658,000 were transferred from our Clients’ accounts (*See attached as Exhibit A*). Our Clients initially received a phone call on April 14, 2023 from “Nevis Resallo”¹, who was posing as a Chase Banker from the fraud department regarding a charge for \$499 at Walmart. Our Clients then received a text message from JPMorgan Chase Bank from 1-800-242-7338 (as indicated in the text) stating that “you spoke with supervisor Nevis Resallo today (Agent #V688770). The case number is XL142I19.” (*Exhibit B*). He also indicated that money was being transferred from

¹ Based upon the activity and the input from Chase Bankers as detailed below, we do not believe this person is actually Nevis Resallo, and may even be a group of individuals, however, he will be referred to as Nevis Resallo herein where he identified himself as such.

our Clients' account. Our Client, Sherry Gould, was receiving fraudulent Chase Bank alerts from 1-530-358-8521 regarding the transaction from Walmart, and according to Nevis, it was to help stop the fraudulent and unauthorized transactions from being sent from Sherry Gould's accounts.

Nonetheless, we believe the person who used the name Nevis Resallo was posing as a Chase Bank employee and the fraudulent actor, or one of the fraudulent actors, wiring money from our Clients' account. Our Clients' Chase Private Client Banker, Chris Vergara, said he alerted our Clients on April 14th, 2023, that a wire transfer request had been made to him by a person pretending to be Mitch Gould. Chris claims he tried to call Mitch Gould and that Regions Bank sent him an email warning him that the transfer might have been fraudulent. However, no such email exists, and there is no record of Chris attempting to contact Mitch Gould by telephone or email.

On April 21, 2023, our Clients had a meeting with Chris Vergara and Jim Murphy, our Clients' lender from Chase Mortgage, (NMLS ID: 1609473), Senior Home Lending Advisor. During the meeting, our Clients received a text message from Nevis Resallo asking our Clients to call him. Both Chris Vergara and Jim Murphy were present during the call and heard the conversation, and witnessed the fraudulent scheme of Nevis Resallo attempting to obtain information from our Clients by posing as a Chase banker. At this time Jim Murphy looked up Nevis Resallo's badge and confirmed that he was an employee working in India. It was discovered that the perpetrator had altered his name slightly and was using the badge of the Chase employee. Meanwhile, Chris contacted Credit Protection and spoke with 'Audrey', who informed our Clients that they need not worry about retrieving their money. The claim number associated with this matter in the Credit Protection Department was 4338905. With Audrey's assistance, the Clients were able to change their password to prevent further unauthorized access.

In spite of this activity, Sabrina Russo, the Vice President and multi-Site Manager at JP Morgan Chase in Boca Raton, Florida, advised our Clients on April 26, 2023, not to make daily calls to the branch or specifically to Patrick Durham, the Clients' wealth manager, and Chris Vergara, the Private Client Banker. However, she acted rudely and even accused our Clients of authorizing the fraudulent transactions, which was not the case, she also stated, "Do you think we are just going to give you \$450,000 dollars back?" Sabrina's aggressive behavior towards our Clients only increased their suspicions that Chase was unwilling to take responsibility for the wire fraud, despite it being their obligation. Following the conversation with Sabrina, our Clients promptly sent her an email expressing their frustration with Chase's inability to act reasonably in protecting their customers from unauthorized bank fraud (*Attached as Exhibit C*).

Our Clients have been loyal customers of Chase for years. Our Clients own two corporations, one of which is a high-powered public relations and communications firm, with deposits throughout the years in excess of \$10 – 15 million dollars. Recently, our Clients obtained a mortgage from Chase Bank and put approximately \$2 million in the JP Morgan brokerage branch in September 2022, including a \$300,000 bond, 10,000 shares of Amazon stock, and \$450,000 in cash. The \$450,000 cash position at JP Morgan and an additional \$208,000 at the Chase branch were stolen from our Clients.

Despite Chase's knowledge as to the impropriety of the transfers, Regions Bank and other banks still received the funds from the fraudulent wire transfer. Our Clients were instructed to wait for the declarations form to be mailed to them by Chase, as they were told that it could not be downloaded or completed online. Our Clients visited another Chase branch on May 1, 2023, after waiting weeks for the form, and Chase Client Manager, Robnitz Jean, helped our Clients quickly to get the form online. When our Clients submitted the form with the police

report attached (*See Attached as Exhibit D*), our Clients were told that Chase Bank would need 3-5 business days to examine everything. Upon expiration of the five days, Robnitz Jean, in the presence of Mr. Gould, contacted the claims department for an update and they stated that the investigation is ongoing, and they cannot estimate a timeline at this point in time.

Since then, our Clients have not heard from the branch manager Sabrina Russo, at the Boca Raton location, and according to Chris Vergara, Chase Boca Raton's location, Chase management had blocked our Clients' emails and phone calls, which is wrongful behavior. Our Clients spoke with Nabila Mucharafie, Chase's District Manager, who assured us she would elevate the situation but never got back to our Clients. Our Clients promptly followed up with Nabila by sending her an email containing a memorandum of the conversation (*Exhibit E*) and calling her several times. However, Nabila failed to respond to any of their attempts to contact her. The loss of the funds and the significant delay in resolution have resulted in our Clients experiencing adverse effects on their corporate and personal activities, including payroll and other necessary functions.

Given that our Clients' \$450,000 cash position at JP Morgan was defrauded and stolen, they are without access to the credit line attached to it. To be specific, the stolen money was acting as collateral for the credit line, and when such money was stolen, the credit line was no longer available to our Clients. Patrick Durham, our Clients' Private Client Advisor at JP Morgan Chase in Boca Raton, promised to establish a new credit line, but due to the stolen funds, it would have a considerably lower limit. Currently, no such credit line has been created, resulting in our Clients' inability to cover their business and personal expenses.

Legal Analysis:

According to our Clients, it has been over three weeks, and the Chase Corporate branch has not been acting reasonably by not returning the unauthorized payments to our Clients, violating the New York Uniform Commercial Code. Under New York Uniform Commercial Code (UCC) sections 4-A-202 and 4-A-204, "the bank has an invariable duty to refund payment for a funds transfer that is not effective and unauthorized...The customer has an invariable right of refund." See *Regatos v N. Fork Bank*, 257 F Supp 2d 632, 642, 50 UCC Rep Serv 2d 35, 2003 WL 1461524 [SDNY 2003]. Moreover, as noted in *Regatos v N. Fork Bank*, "When a funds transfer is executed in violation of a commercially reasonable security procedure, the bank must refund the amount wrongly transferred, no matter what." *Id.* If a receiving bank accepts a payment order issued in its customer's name, and the customer did not authorize the payment order, the bank is obligated to refund any payment made pursuant to that payment order. *Id.* §§ 4-A-202, 203, 204. In other words, under the New York UCC, banks bear the risk of loss from unauthorized wire transfers.

Here, it is clear that Chase Bank failed to comply with the commercially reasonable security procedures because Chase Bank did not verify that our Clients authorized any of the 16 wire transfer requests. Additionally, Chase failed to contact our Clients by telephone or email to obtain authorization before such 16 wire transfers were authorized and completed. Because of this, Chase must refund the \$658,000 that was fraudulently transferred out of our Clients' accounts.

Additionally, Our Clients notified Chase Bank well within the one-year limitation imposed by N.Y. UCC § 4-A-102 cmt. And as such are entitled to recovery of their funds which were transferred without their authority or knowledge.

Conclusion:

Given the preceding law, Chase Bank must be held liable for the unauthorized wire transfer from Mr. and Mrs. Gould's account. Chase Bank was obligated to follow commercially reasonable security procedures and verify the authenticity of the transfer instructions with the customer prior to carrying out the transfer. Chase Bank breached its duty to exercise ordinary care in the execution of the transfer, and Mr. and Mrs. Gould must be entitled to a refund of the transfer amount as soon as possible. It is essential to rectify this situation immediately, as our Clients' financial stability is at risk due to the bank's negligence. They are unable to access a substantial portion of their net worth, pay basic living costs, and outstanding debts. As a result, they have suffered increasing damages, which continue to mount. It is unacceptable for a reputable financial institution like Chase Bank to allow such a security breach to occur and to refuse to refund the transfer amount promptly.

Therefore, we strongly urge Chase Bank to take responsibility for their failure to protect their customers and return our Clients' funds as soon as possible. Our Clients are not pursuing damages at this time, but it is crucial that Chase Bank makes things right and takes steps to restore their trust and confidence in Chase Bank's services.

This letter does not constitute a complete or exhaustive statement of our Clients' rights, claims, contentions, legal theories, or the facts supporting those claims. Nothing stated herein is intended as, nor shall it be deemed to constitute, a waiver or relinquishment of any of our Clients' rights or remedies, whether legal or equitable, all of which are hereby expressly reserved.

Sincerely,

/s/ Nyall J Cook

Nyall J Cook, Esq.

MOSAIC LAW LLP

1802 Vernon Street NW

PMB2117

Washington, D.C., 20009

nc@mosaiclaw.com

(929) 279-2092

Executive Office (Mail Code OH4-7120)

3415 Vision Drive
Columbus, OH 43219



July 24, 2023

Nyall J. Cook, Esq.
Mosaic Law, LLP
nc@mosaiclaw.com

We are unable to approve your client's claim or give them a credit

Dear Nyall Cook:

We are responding to your complaint about your clients, Mitch and Sherry Gould, being victims of a scam and your request to speak with our Legal department. Thank you for sharing your concerns.

We are sorry your clients were the victims of a scam. We urge all customers to protect their accounts by never sharing personal and confidential information with someone they don't know. Banks will never call, text or email asking customers for their account information or one-time passcodes and to send money to themselves or anyone else to prevent fraud, but scammers will.

We attempted recall the wires but were not successful. We encourage your clients to work with law enforcement for further resolution. We will work with them if they contact us.

Your client may choose to file a complaint with the Federal Trade Commission online at [ftc.gov](https://www.ftc.gov) or by calling 1-877-382-4357. For information about fraud scams, please visit chase.com/security-tips.

If you have questions, please call us at 1-877-805-8049 and reference case number ECW230421-00256. We accept operator relay calls. We're here Monday through Friday from 8 a.m. to 9 p.m. and Saturday from 9 a.m. to 6 p.m. Eastern Time.

Sincerely,

Executive Office
1-877-805-8049
1-866-535-3403 Fax; it's free from any Chase branch
executive.office@chase.com
chase.com

Esta comunicación contiene información importante acerca de la cuenta. Si tiene alguna pregunta o necesita ayuda para traducirla, comuníquese con nosotros llamando al 1-877-805-8049, de lunes a viernes de 8 a.m. a 9 p.m. y sábados de 9 a.m. a 6 p.m., hora del Este.

IDXXXXX
ECN45

MOSAIC LAW LLP
1802 Vernon Street NW
PMB2117
Washington, District of Columbia, 20009

May 15, 2023

Via Certified Mail and Email to:

JP Morgan Chase
Jamie Dimon
Chairman and Chief Executive Officer
383 Madison Avenue
New York, NY 10179
jamie.dimon@jpmchase.com

Becky Griffin
Chief Administrative Officer Consumer Banking
5455 W New Albany Rd
New Albany, OH 43054
becky.l.griffin@jpmchase.com

Stacey Friedman
General Counsel
383 Madison Avenue
New York, N.Y 10179
stacey.friedman@jpmorgan.com

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Sincerely,

/s/ Nyall J Cook

Nyall J Cook, Esq.

MOSAIC LAW LLP

1802 Vernon Street NW

PMB2117

Washington, D.C., 20009

nc@mosaiclaw.com

(929) 279-2092

EXHIBIT A

Date	Description	Type	Amount
19-Apr-23	ONLINE DOMESTIC WIRE TRANSFER VIA: RBS CITIZENS, N.A./ A/C: MAKALIAH MILLSCARVER MIAMI FL 33169 US IMAD: 0419B1QGC01C004244 TRN: 3180113109ES 04/19	Outgoing wire transfer	(\$20,000.00)
19-Apr-23	ONLINE DOMESTIC WIRE TRANSFER VIA: RBS CITIZENS, N.A. A/C: MAKALIAH MILLSCARVER MIAMI FL 33169 US IMAD: 0419B1QGC08C015321 TRN: 3267123109ES 04/19	Outgoing wire transfer	(\$10,000.00)
19-Apr-23	ONLINE DOMESTIC WIRE TRANSFER VIA: USAA FEDL SA 9 A/C: VERONICA PEREZ VALRICO FL 33594 US IMAD: 0419B1QGC08C021772 TRN: 3450193109ES 04/19	Outgoing wire transfer	(\$20,000.00)
19-Apr-23	ONLINE DOMESTIC WIRE TRANSFER VIA: USAA FEDL SA A/C: VERONICA PEREZ VALRICO FL 33594 US IMAD: 0419B1QGC08C021983 TRN: 3458953109ES 04/19	Outgoing wire transfer	(\$10,000.00)
19-Apr-23	ONLINE DOMESTIC WIRE TRANSFER VIA: TRUSTMARK JACKSON/0 A/C: DWUANE WINNINGHAM HOUSTON TX 77070 US IMAD: 0419B1QGC07C033010 TRN: 3491753109ES 04/19	Outgoing wire transfer	(\$70,000.00)
18-Apr-23	ONLINE DOMESTIC WIRE TRANSFER VIA: REGIONS BK/062005690 A/C: ABA BRADENTON FL US BEN: JOHNNY TUCKER ATLANTA GA 30318 US REF:/TIME/09:24 IMAD: 0418B1QGC06C003735 TRN: 3169623108ES 04/18	Outgoing wire transfer	(\$20,000.00)
18-Apr-23	ONLINE DOMESTIC WIRE TRANSFER VIA: REGIONS BK/062005690 A/C: ABA BRADENTON FL US BEN: JOHNNY TUCKER ATLANTA GA 30318 US REF:/TIME/11:33 IMAD: 0418B1QGC08C019333 TRN: 3253883108ES 04/18	Outgoing wire transfer	(\$20,000.00)
18-Apr-23	ONLINE DOMESTIC WIRE TRANSFER A/C: ENRIQUE MARTINEZ NUNEZ JR HOUSTON TX 77036-5027 US TRN: 3493283108ES 04/18	Outgoing wire transfer	(\$200,000.00)
17-Apr-23	ONLINE DOMESTIC WIRE TRANSFER VIA: REGIONS/062000019 A/C: ABA/0 ALTAMONTE SPRINGS FL 32701 US BEN: NATALIE ANDRE ORLANDO FL 32818 US IMAD: 0417B1QGC08C016425 TRN: 3294623107ES 04/17	Outgoing wire transfer	(\$23,000.00)
17-Apr-23	ONLINE DOMESTIC WIRE TRANSFER VIA: TRUSTMARK JACKSON/065300279 A/C: DWUANE WINNINGHAM HOUSTON TX 77070 US IMAD: 0417B1QGC06C007568 TRN: 3334263107ES 04/17	Outgoing wire transfer	(\$80,000.00)
17-Apr-23	ONLINE DOMESTIC WIRE TRANSFER VIA: WELLS FARGO NA/121000248 A/C: MARQUIS DORSEY BAYTOWN TX 77521 US REF:/TIME/11:51 IMAD: 0417B1QGC06C010041 TRN: 3386653107ES 04/17	Outgoing wire transfer	(\$70,000.00)
17-Apr-23	ONLINE DOMESTIC WIRE TRANSFER VIA: BK WEST WAL CRK/121100782 A/C: ABA SAN FRANCISCO CA 94104-4205 US BEN: MIGUEL VASQUEZ CANOGA PARK CA 91303 US IMAD: 0417B1QGC07C013073 TRN: 3504273107ES 04/17	Outgoing wire transfer	(\$50,000.00)
14-Apr-23	ONLINE DOMESTIC WIRE TRANSFER VIA: REGIONS/062000019 A/C: ABA ALTAMONTE SPRINGS FL 32701 US BEN: SASHEA GIDDEN PEMBROKE PINES FL 33028 US IMAD: 0414B1QGC06C011826 TRN: 3596553104ES 04/14	Outgoing wire transfer	(\$22,000.00)
14-Apr-23	ONLINE DOMESTIC WIRE TRANSFER VIA: REGIONS/062000019 A/C: ABA SPRINGS FL 32701 US BEN: CYNTHIA ALEXANDER LAUDERHILL FL 33319 US IMAD: 0414B1QGC08C033695 TRN: 3632143104ES 04/14	Outgoing wire transfer	(\$30,000.00)
14-Apr-23	ONLINE DOMESTIC WIRE TRANSFER VIA: REGIONS/062000019 A/C: ABA SPRINGS FL 32701 US BEN: DOUGLAS LITTLE MIAMI FL 33142 US IMAD: 0414B1QGC05C011487 TRN: 3661643104ES 04/14	Outgoing wire transfer	(\$13,000.00)
			(\$658,000.00)

EXHIBIT B



+1 (530) 358-8521 >

Text Message
Fri, Apr 14 at 2:04 PM

**JPMORGAN CHASE BANK
FRAUD EARLY WARNING:**

[1-800-242-7338](tel:1-800-242-7338)

Do you recognize:
Purchase of \$499.99 at
Wal-Mart Super center
Pensacola, FL.

If Valid Reply Yes, If Fraud
No.

To OPT out, Stop. Msg &
Data rates may apply.

No

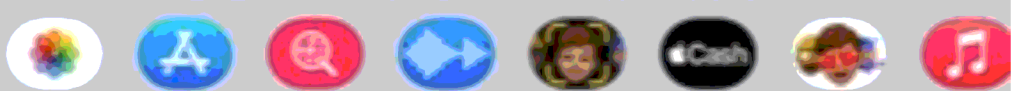
**JPMORGAN CHASE BANK
FRAUD EARLY WARNING:**

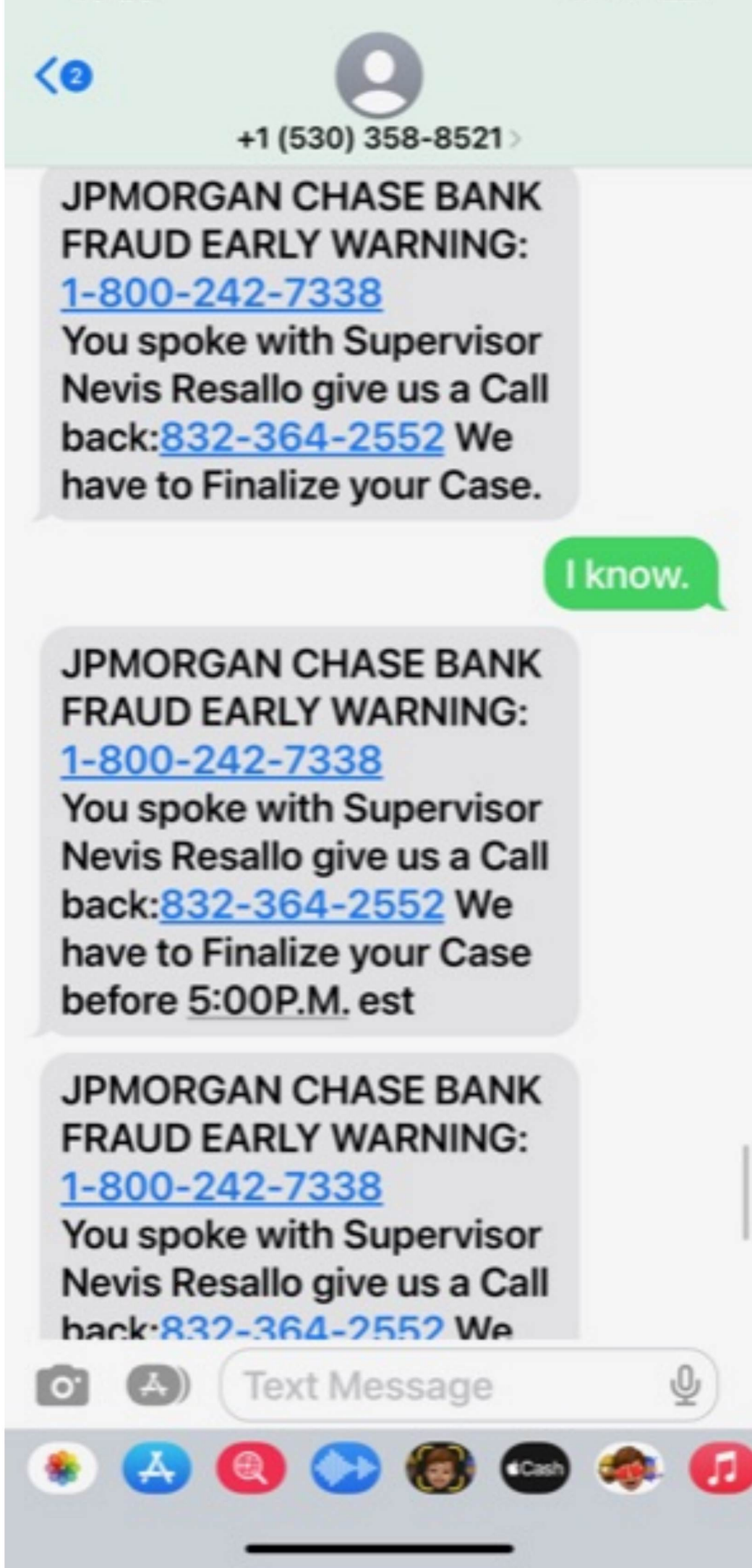
[1-800-242-7338](tel:1-800-242-7338)

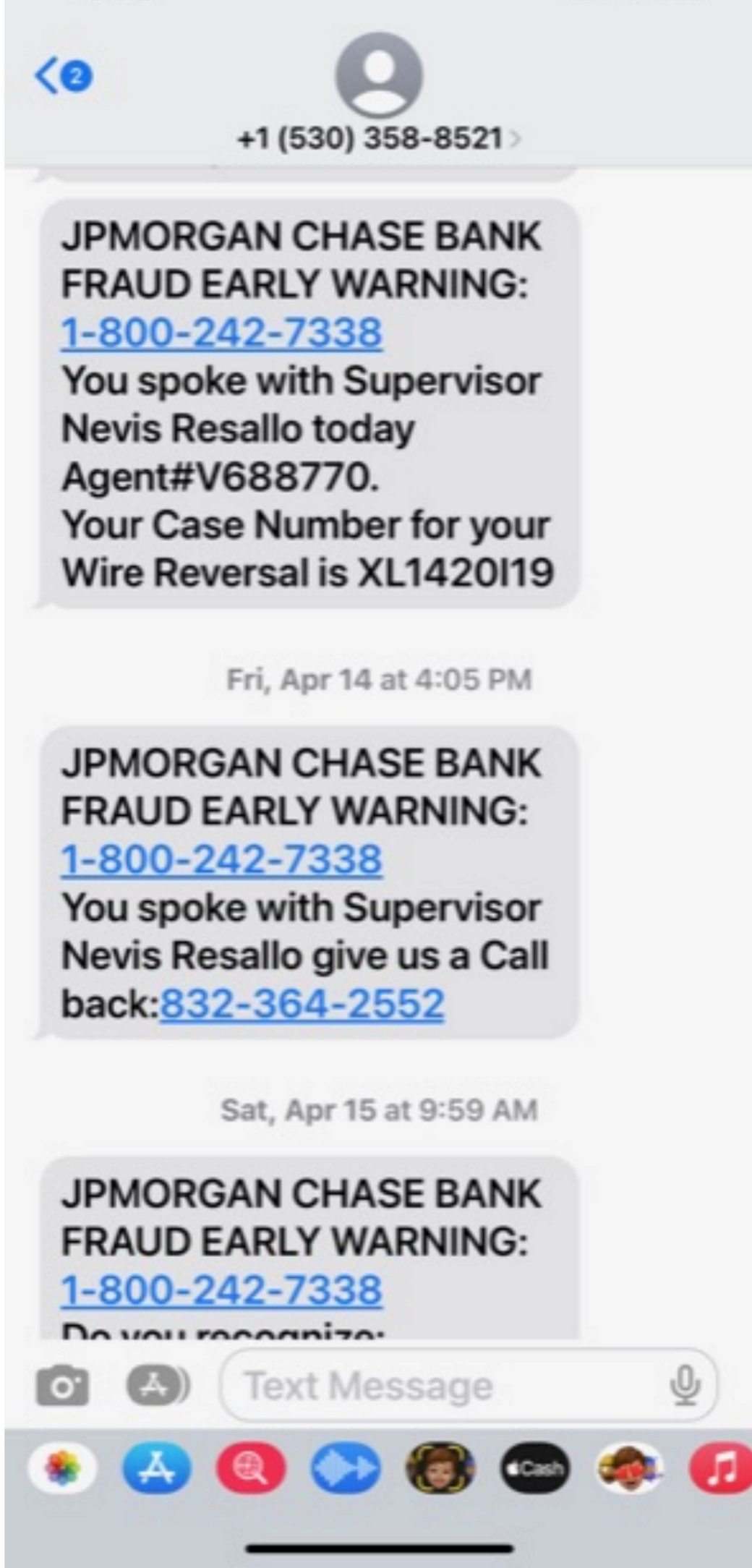
Thanks for confirming We'll
be reaching out to you as
soon as possible.

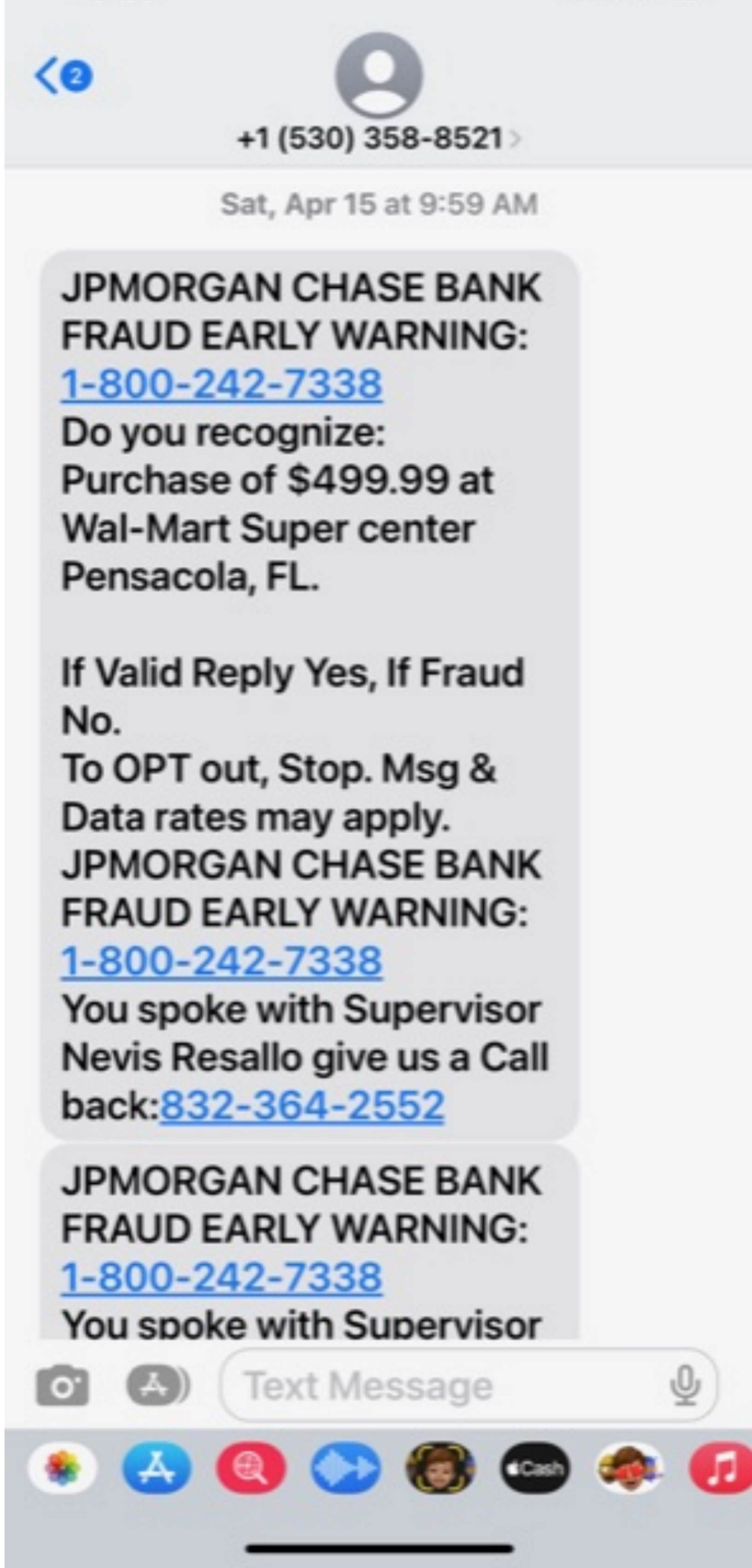


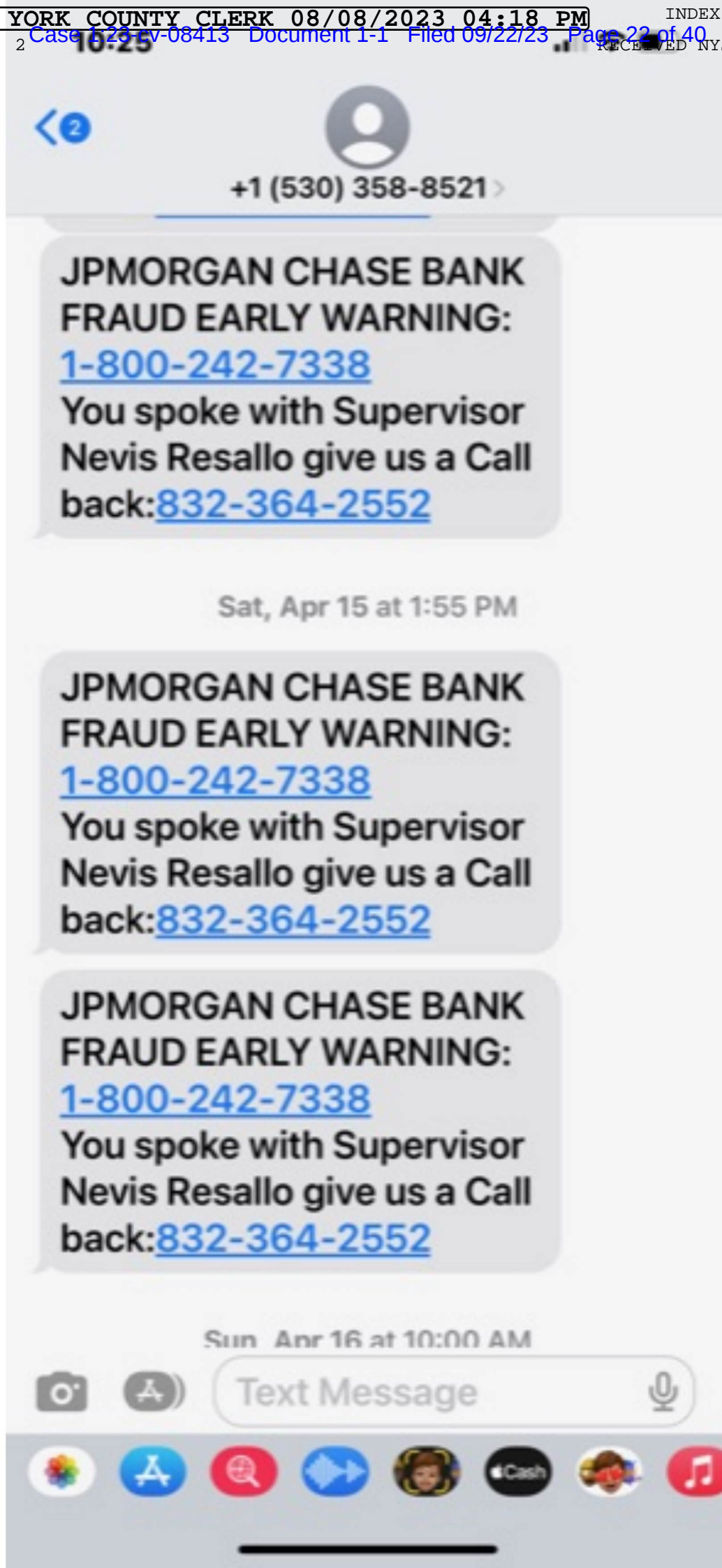
Text Message

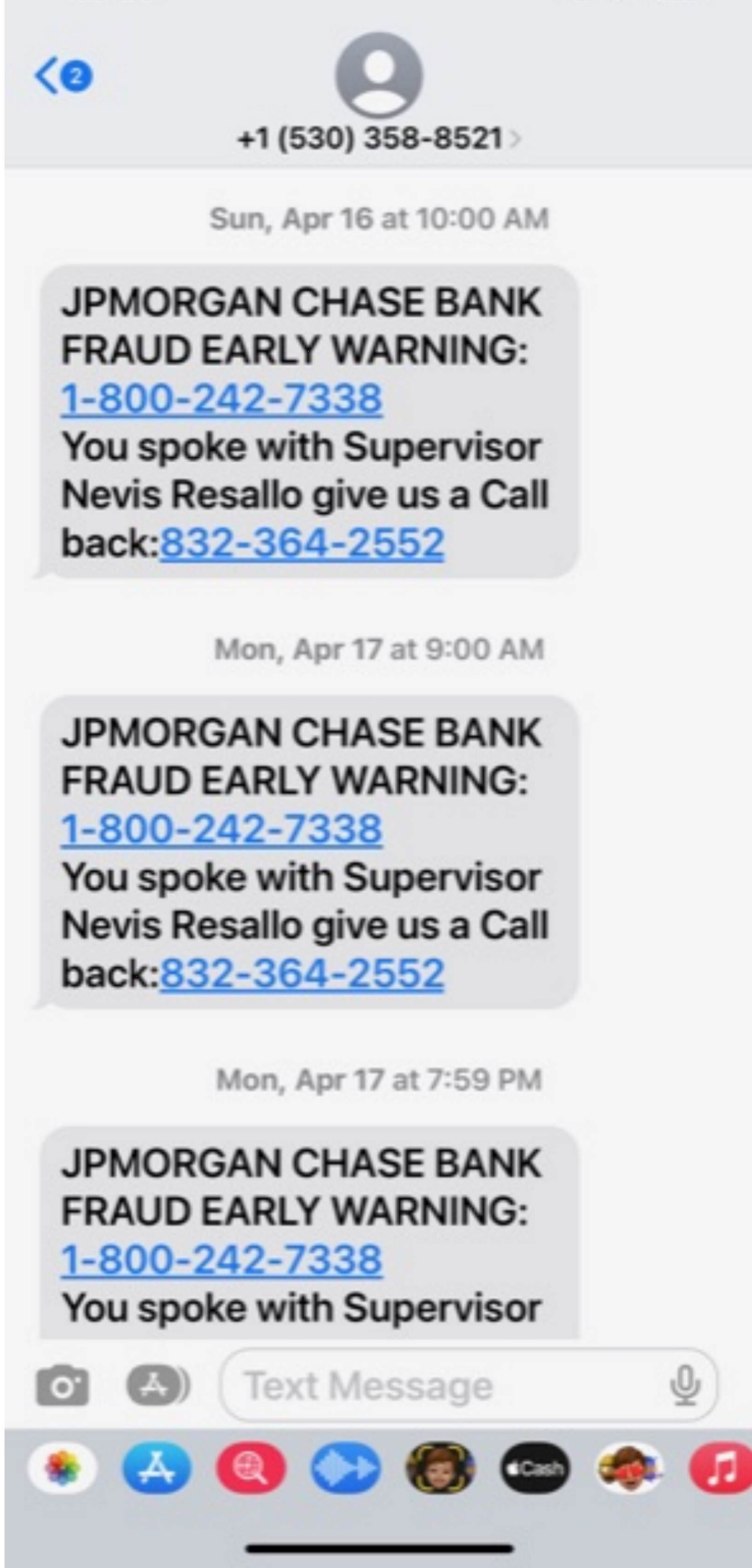












+1 (530) 358-8521 >

Sun, Apr 16 at 10:00 AM

JPMORGAN CHASE BANK
FRAUD EARLY WARNING:
[1-800-242-7338](tel:1-800-242-7338)
You spoke with Supervisor
Nevis Resallo give us a Call
back: [832-364-2552](tel:832-364-2552)

Mon, Apr 17 at 9:00 AM

JPMORGAN CHASE BANK
FRAUD EARLY WARNING:
[1-800-242-7338](tel:1-800-242-7338)
You spoke with Supervisor
Nevis Resallo give us a Call
back: [832-364-2552](tel:832-364-2552)

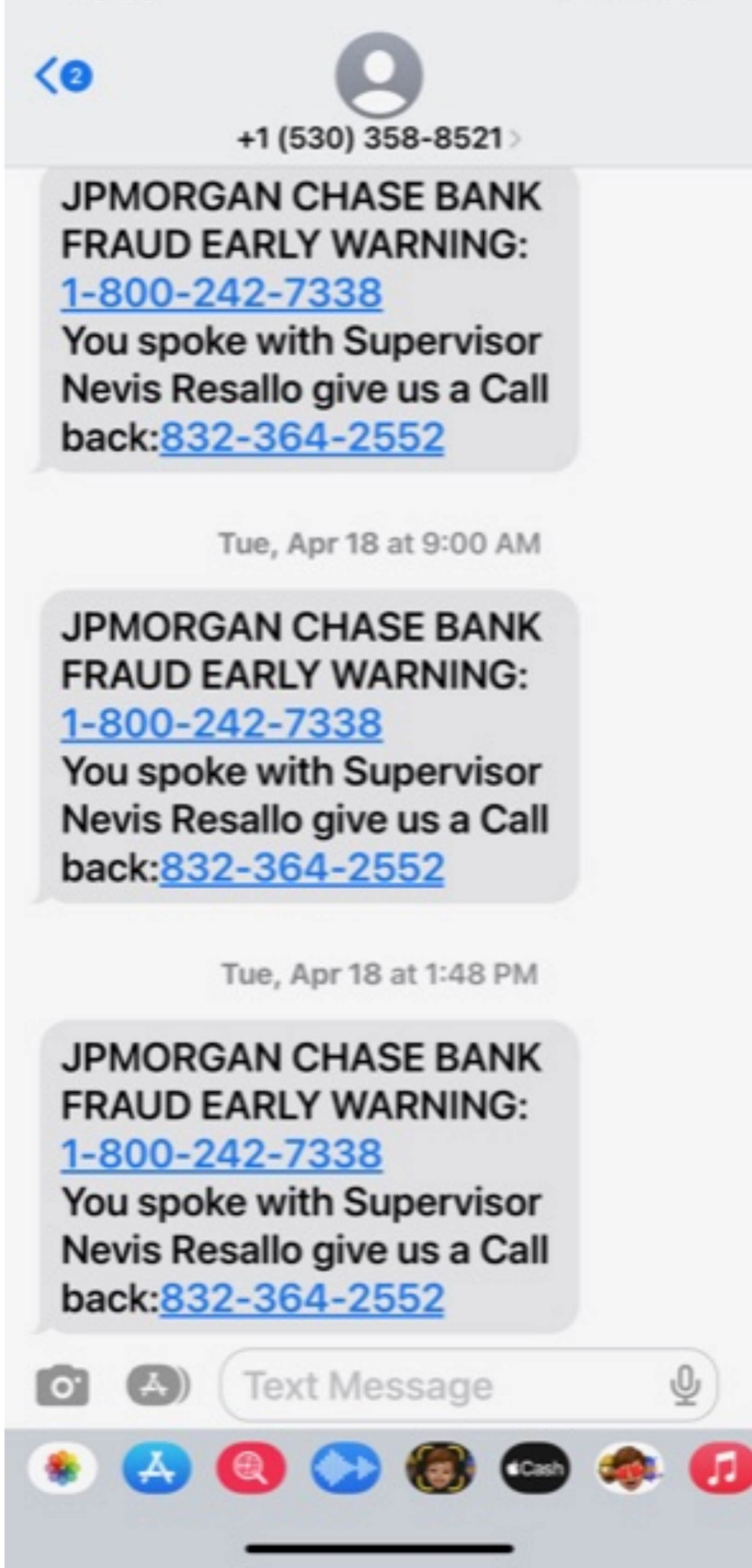
Mon, Apr 17 at 7:59 PM

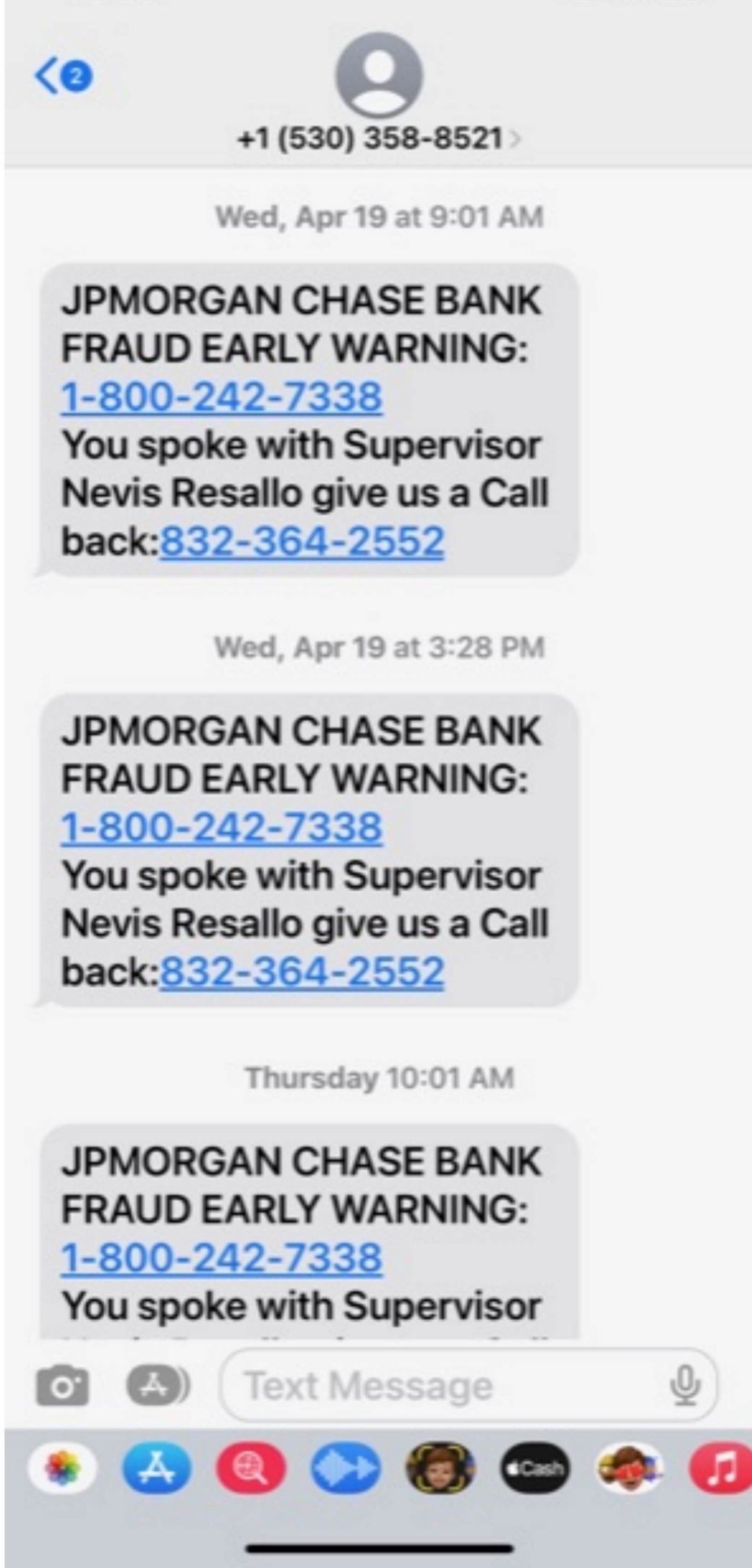
JPMORGAN CHASE BANK
FRAUD EARLY WARNING:
[1-800-242-7338](tel:1-800-242-7338)
You spoke with Supervisor

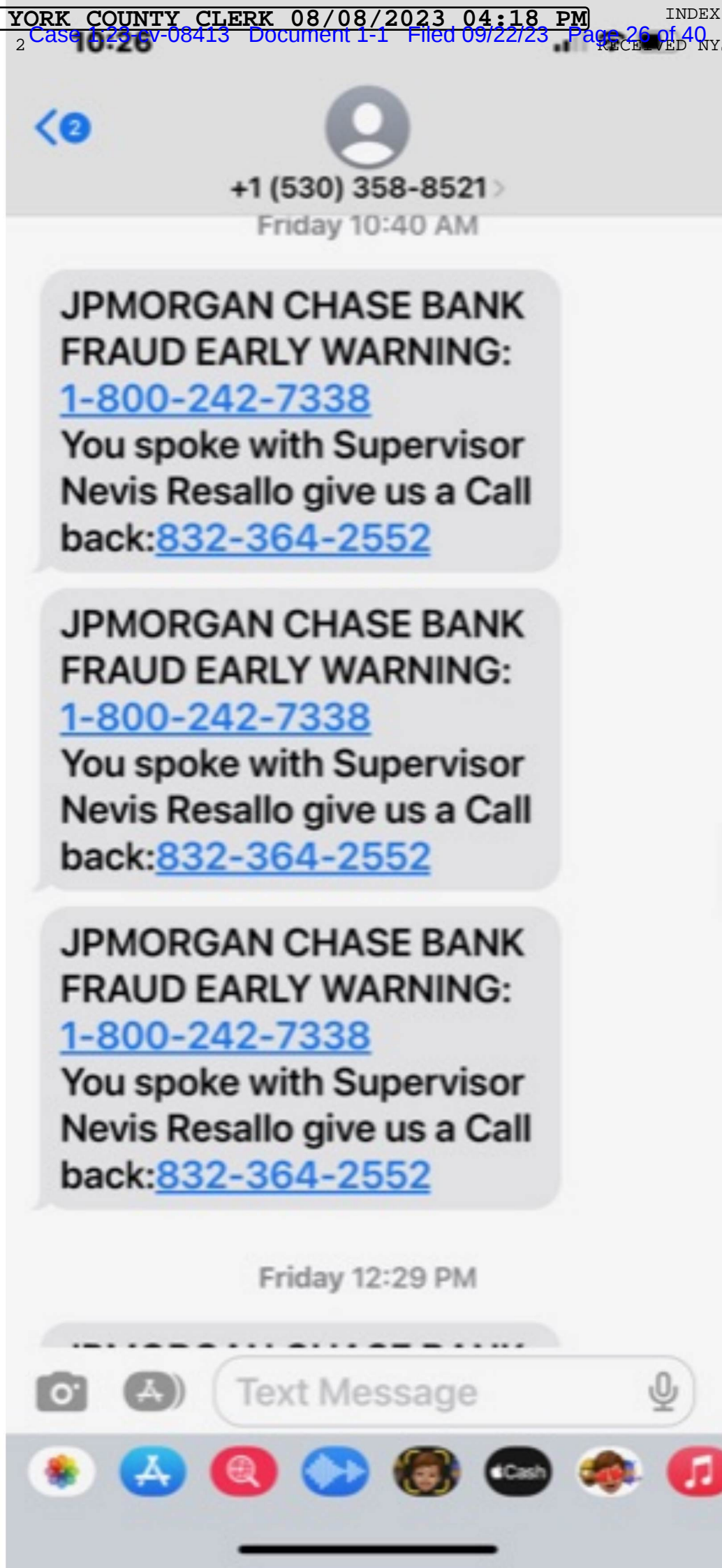


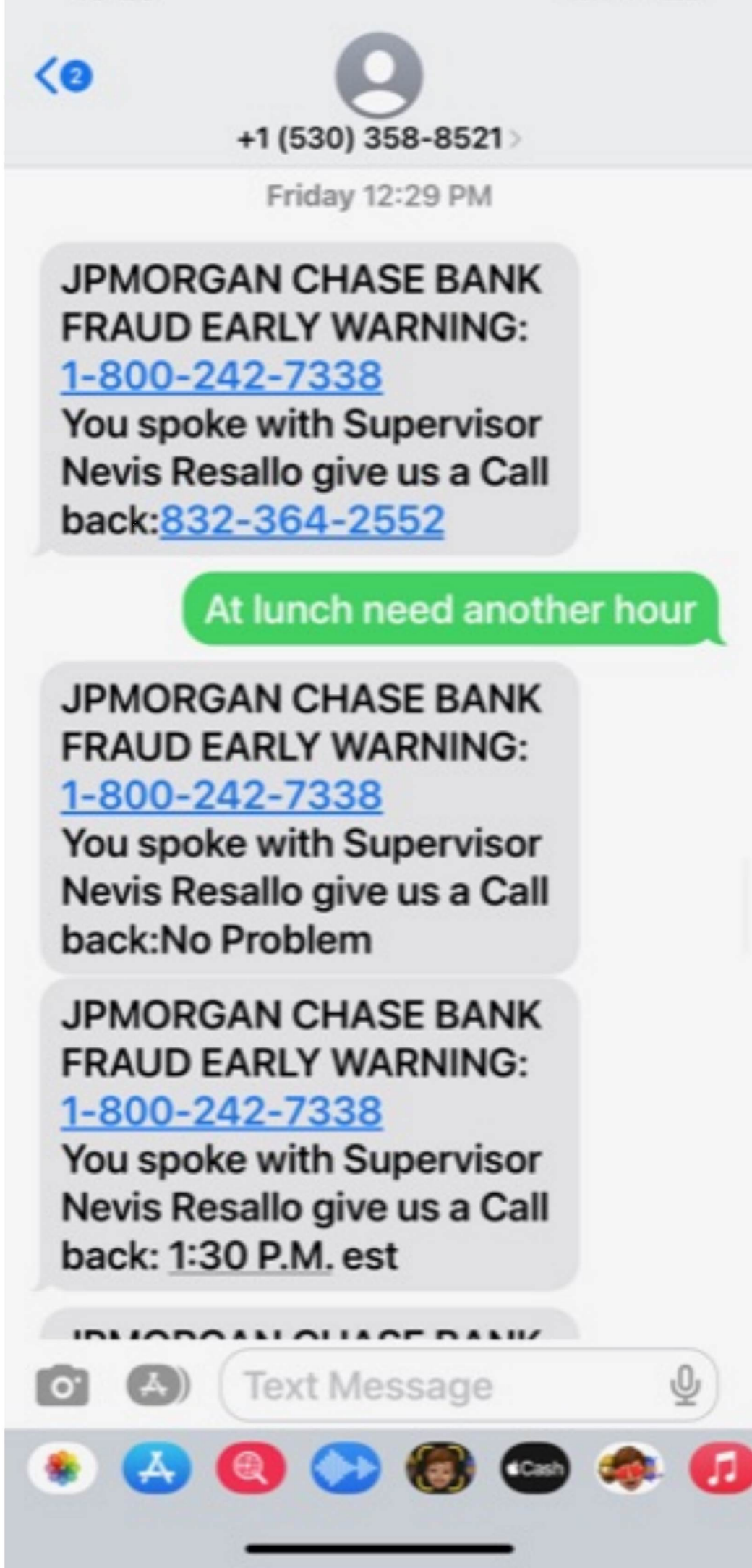
Text Message

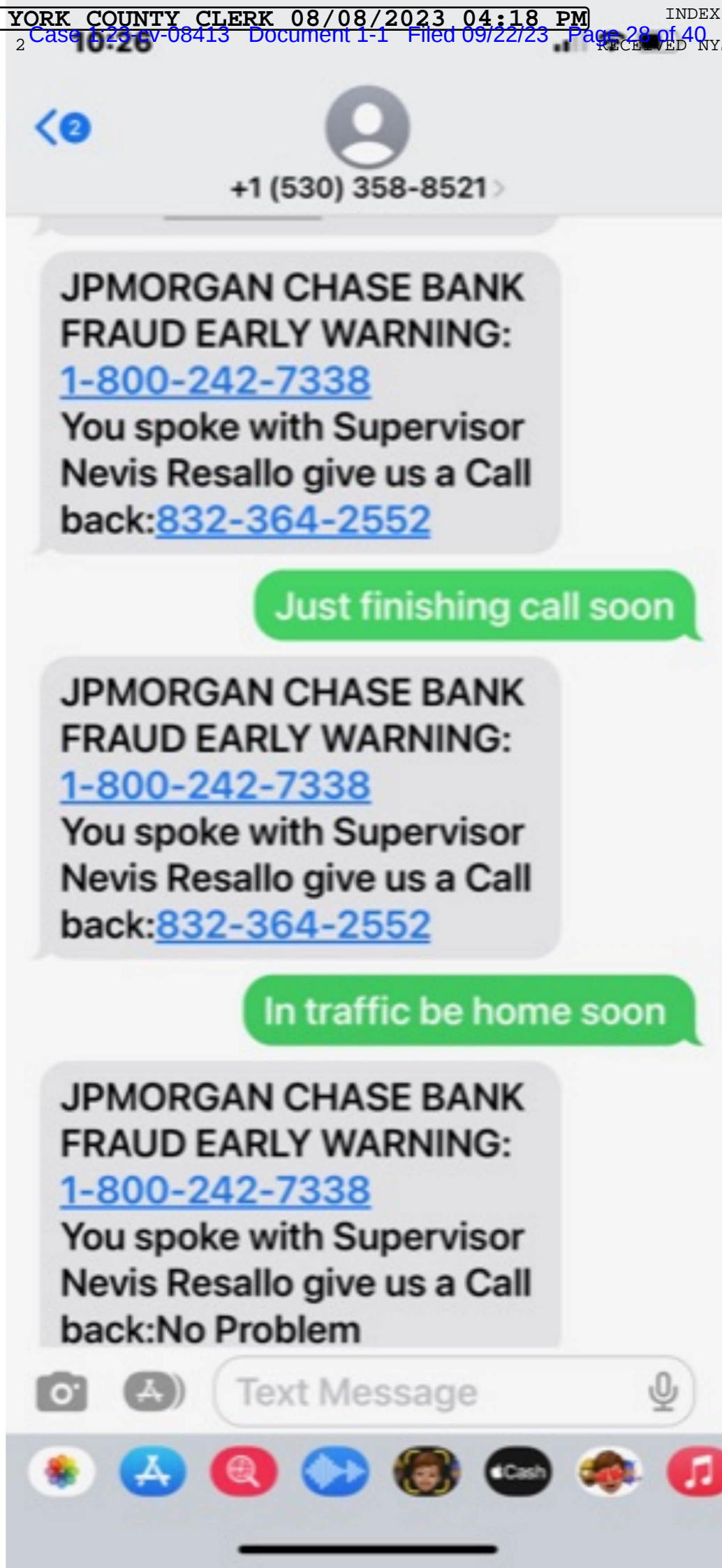












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+1 (530) 358-8521 >

JPMORGAN CHASE BANK
FRAUD EARLY WARNING:
[1-800-242-7338](tel:1-800-242-7338)

You spoke with Supervisor
Nevis Resallo give us a Call
back: [832-364-2552](tel:832-364-2552)

Just finishing call soon

JPMORGAN CHASE BANK
FRAUD EARLY WARNING:
[1-800-242-7338](tel:1-800-242-7338)

You spoke with Supervisor
Nevis Resallo give us a Call
back: [832-364-2552](tel:832-364-2552)

In traffic be home soon

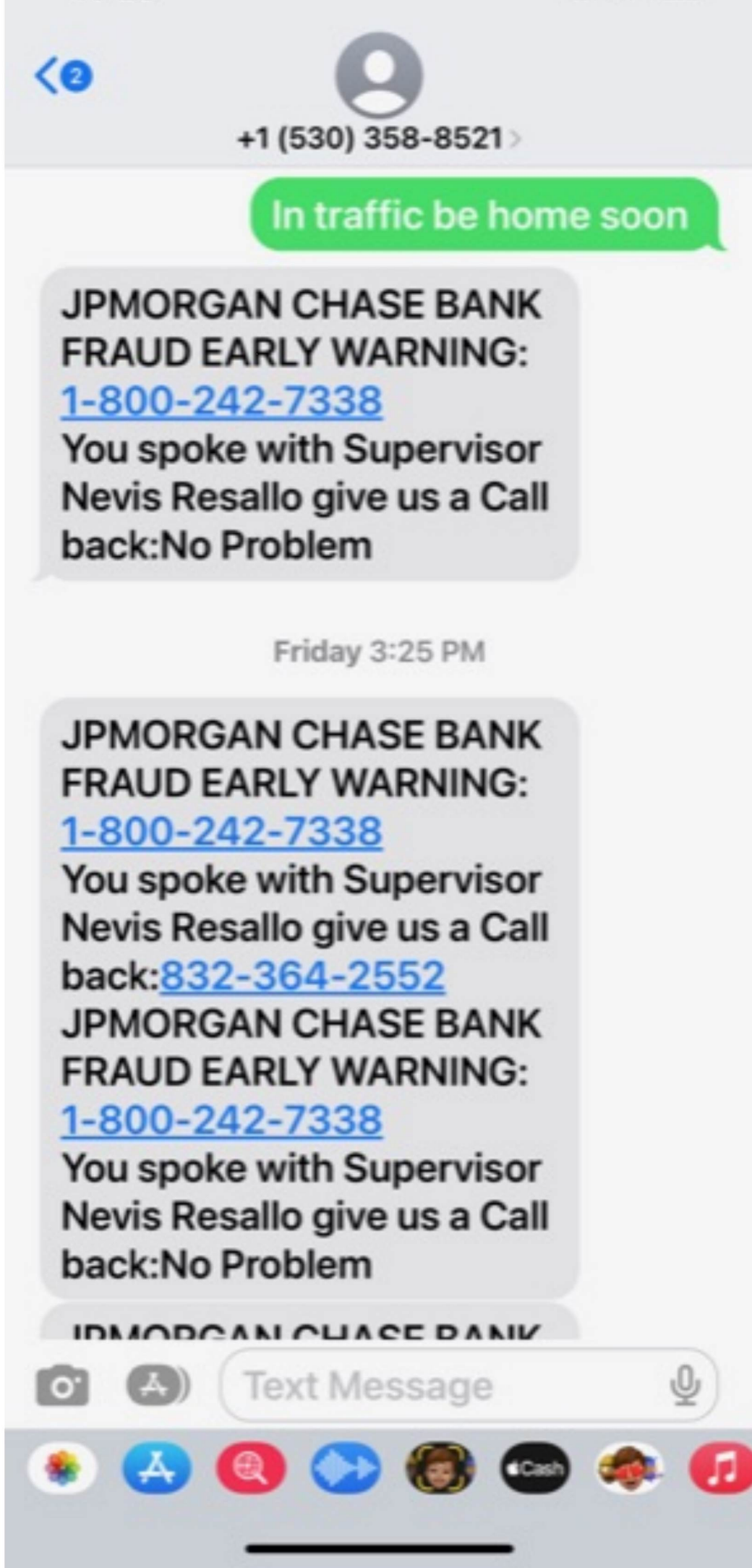
JPMORGAN CHASE BANK
FRAUD EARLY WARNING:
[1-800-242-7338](tel:1-800-242-7338)

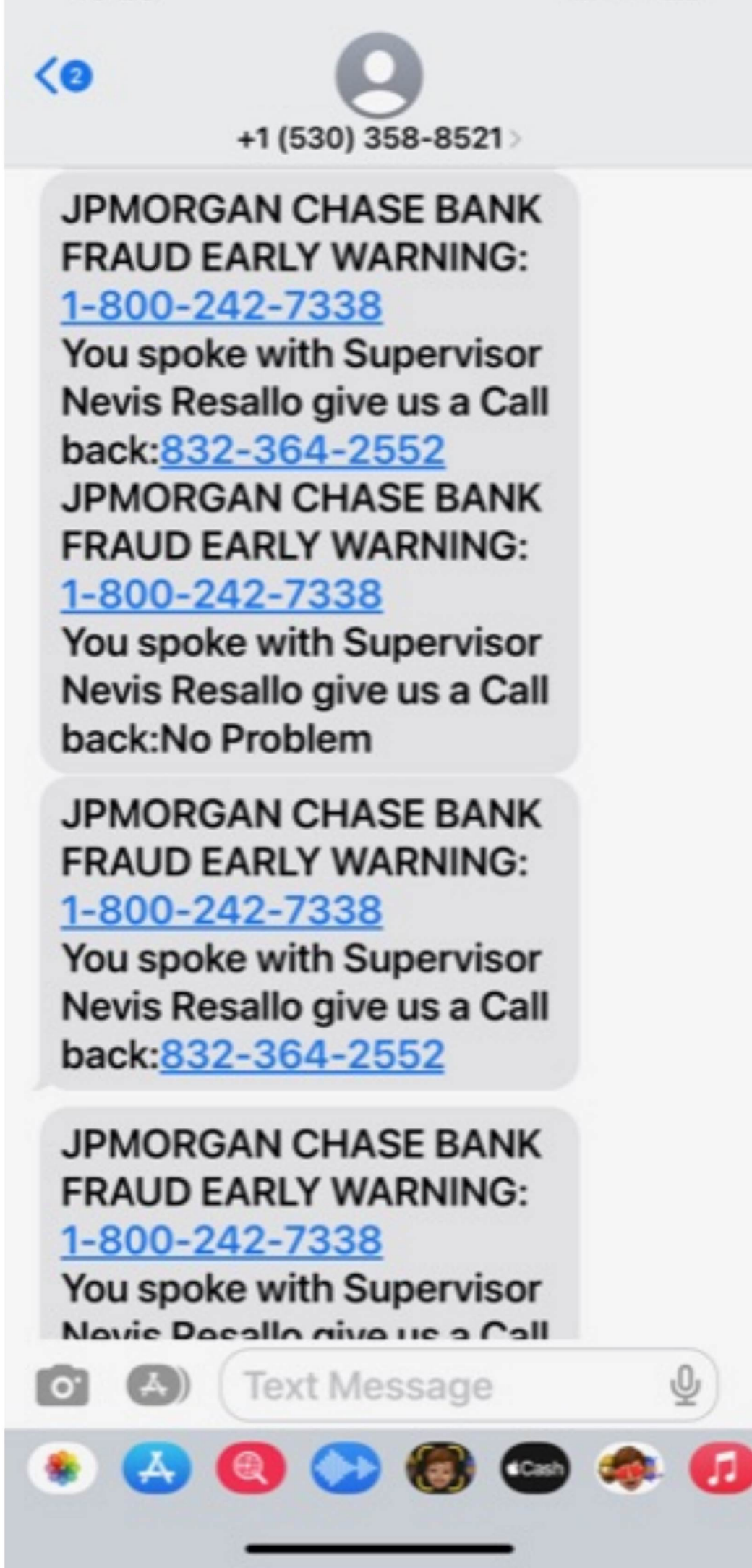
You spoke with Supervisor
Nevis Resallo give us a Call
back: No Problem

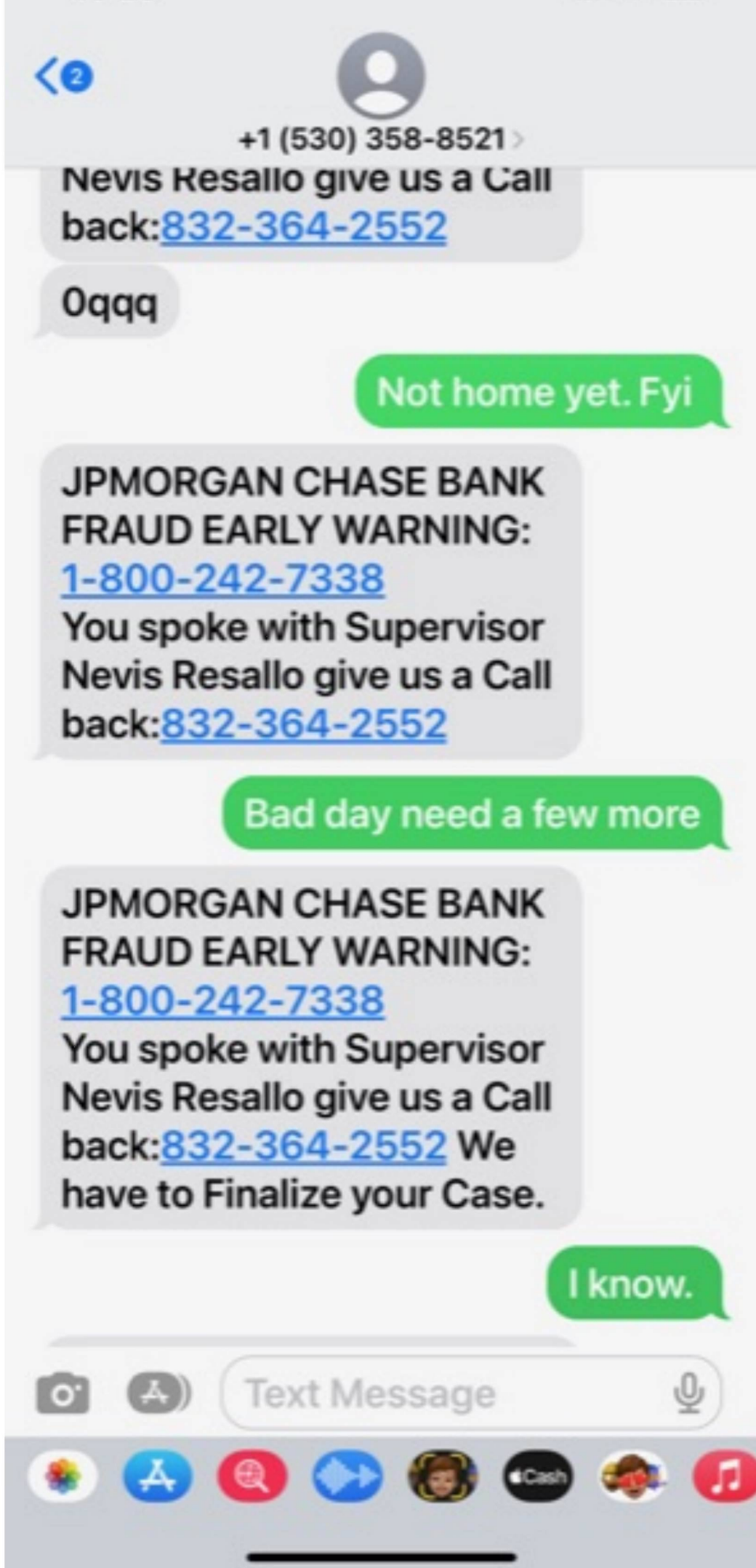


Text Message









< 2



+1 (530) 358-8521 >

Nevis Resallo give us a Call
back: [832-364-2552](tel:832-364-2552)

Oqqq

Not home yet. Fyi

JPMORGAN CHASE BANK
FRAUD EARLY WARNING:
[1-800-242-7338](tel:1-800-242-7338)
You spoke with Supervisor
Nevis Resallo give us a Call
back: [832-364-2552](tel:832-364-2552)

Bad day need a few more

JPMORGAN CHASE BANK
FRAUD EARLY WARNING:
[1-800-242-7338](tel:1-800-242-7338)
You spoke with Supervisor
Nevis Resallo give us a Call
back: [832-364-2552](tel:832-364-2552) We
have to Finalize your Case.

I know.

Text Message



EXHIBIT C



zoom



Pin



Archive



Bank fraud



○ Mitch Gould <mgould@nutri...

Wednesday, April 26, 2023 at 8:38 AM

To: sabrina.russo@chase.com; Cc: ○ Sherry Gould

🔔 This message is high priority.

Hi Sabrina,

As you can imagine, we are completely devastated.

We have followed your instructions and have called Joe Pebre many times with no success or return calls.

Those funds represent a good portion of our lifetime savings as well as a good portion of operating capital for our companies.

What can we do to get some answers.

We understand that we have been told not to call Chris. That's fine.

Who do we speak to? We have also tried to reach out to you.

Mitch

EXHIBIT D



Identity Theft Declaration of Claimant

I, the undersigned, do hereby certify the following:

Today's date: 05/01/2023			
Full legal name: Mitchell Gould		Business name (if applicable): Nutritional Products International Inc	
Home or business address: 150 E. Palmetto Park Rd Ste 800	City: Boca Raton	State: Florida	ZIP Code: 33432
Home phone:	Work phone:	Cell phone: 561-573-3378	
Mailing address (if different than above):	City:	State:	ZIP Code:
Social Security number or Tax ID Number: 000000	Date of birth: 02/21 [REDACTED]	Driver's license or state identification number and state: [REDACTED] - Florida	

List account numbers involved in identity theft:	Type of account: DDA Business checking DDA Personal checking							
	210	<input checked="" type="checkbox"/> Checking	<input type="checkbox"/> Savings	<input type="checkbox"/> Money Market	<input type="checkbox"/> CD/IRA	<input type="checkbox"/> Credit Card	<input type="checkbox"/> Loan	
	554	<input checked="" type="checkbox"/> Checking	<input type="checkbox"/> Savings	<input type="checkbox"/> Money Market	<input type="checkbox"/> CD/IRA	<input type="checkbox"/> Credit Card	<input type="checkbox"/> Loan	
	332	<input checked="" type="checkbox"/> Checking	<input type="checkbox"/> Savings	<input type="checkbox"/> Money Market	<input type="checkbox"/> CD/IRA	<input type="checkbox"/> Credit Card	<input type="checkbox"/> Loan	
	779	<input checked="" type="checkbox"/> Checking	<input type="checkbox"/> Savings	<input type="checkbox"/> Money Market	<input type="checkbox"/> CD/IRA	<input type="checkbox"/> Credit Card	<input type="checkbox"/> Loan	
	7571	<input checked="" type="checkbox"/> Checking	<input type="checkbox"/> Savings	<input type="checkbox"/> Money Market	<input type="checkbox"/> CD/IRA	<input type="checkbox"/> Credit Card	<input type="checkbox"/> Loan	

List valid account numbers that you do hold with the bank:	Type of account: DDA Business checking DDA Personal checking							
	0	<input checked="" type="checkbox"/> Checking	<input type="checkbox"/> Savings	<input type="checkbox"/> Money Market	<input type="checkbox"/> CD/IRA	<input type="checkbox"/> Credit Card	<input type="checkbox"/> Loan	
	351	<input checked="" type="checkbox"/> Checking	<input type="checkbox"/> Savings	<input type="checkbox"/> Money Market	<input type="checkbox"/> CD/IRA	<input type="checkbox"/> Credit Card	<input type="checkbox"/> Loan	
	332	<input checked="" type="checkbox"/> Checking	<input type="checkbox"/> Savings	<input type="checkbox"/> Money Market	<input type="checkbox"/> CD/IRA	<input type="checkbox"/> Credit Card	<input type="checkbox"/> Loan	
	779	<input checked="" type="checkbox"/> Checking	<input type="checkbox"/> Savings	<input type="checkbox"/> Money Market	<input type="checkbox"/> CD/IRA	<input type="checkbox"/> Credit Card	<input type="checkbox"/> Loan	
	7571	<input checked="" type="checkbox"/> Checking	<input type="checkbox"/> Savings	<input type="checkbox"/> Money Market	<input type="checkbox"/> CD/IRA	<input type="checkbox"/> Credit Card	<input type="checkbox"/> Loan	



Identity Theft Declaration of Claimant

Statement of Fact: (For example, description of how you discovered the fraud and how you believe it occurred. If you need additional space, please attach another piece of paper.)

We noticed on or about Aug 14-15th -
 our funds were moved from
 our cash position to a set up of
 450.00 over our card set up
 various bank fees were also added
 into N/A and transfer out
 total amount of fund - ETCW or
 650/-

☒ I authorize the release of this information to law enforcement for the purpose of assisting them in the investigation and prosecution of the person(s) who committed this fraud.

☒ I declare that I have been a victim of identity theft. I did not open or apply for the account(s) listed above. I have not received a debit card or other instrument bearing this account number(s). Any application corresponding to the aforementioned account(s), which bears a signature purporting to be my own, is a forgery. I have received no benefit in regard to this account number(s). I have no knowledge of this account(s), nor know of any person(s) involved in obtaining, receiving or signing of this account(s) or the application for this account(s).

I acknowledge that a false statement herein may be a violation of law.

Matt Scott
 Signature

Date

Aug - 1, 2023

FOR BANK USE ONLY:					
Date received:		Employee:			
Request number:		LOB:		Date copies mailed:	
Notes:					
Multiple addresses selected: Copies of declaration mailed to:				Date mailed	

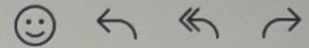
INCIDENT DATA	Agency Name <i>Boca Raton Police Department</i>		INCIDENT REPORT PUBLIC COPY				Case# <i>2023-005333</i>																				
	ORI <i>FL0500200</i>						Date / Time Reported <i>04/21/2023 16:29 Fri</i>																				
	Location of Incident <i>2388 QUEEN PALM RD, Boca Raton FL 33432</i>		Premise Type <i>Residence/home</i>		Zone/Tract <i>32</i>		Last Known Secure <i>04/14/2023 16:02 Fri</i>																				
	#1 Crime Incident(s) (Com) <i>Fraud FOT</i>		Weapon / Tools		Activity		At Found <i>04/21/2023 16:29 Fri</i>																				
			Entry		Exit		Security																				
#2 Crime Incident ()	Weapon / Tools		Activity																								
	Entry		Exit		Security																						
#3 Crime Incident ()	Weapon / Tools		Activity																								
	Entry		Exit		Security																						
VICTIM	# of Victims <i>2</i>		Type: INDIVIDUAL (NOT A LE OFFICER)		Injury: None		Domestic: NO																				
	V1 Victim/Business Name (Last, First, Middle) <i>GOULD, MITCHELL CRAIG</i>		Victim of Crime # <i>1,</i>		DOB Age <i>66</i>		Race <i>W</i>		Sex <i>M</i>		Relationship To Offender		Resident Status <i>Resident</i>		Military Branch/Status												
	Home Address <i>2388 QUEEN PALM RD, Boca Raton, FL 33432-</i>										Home Phone <i>561-596-4107</i>																
	Employer Name/Address <i>NUTRITIONAL PRODUCTS INTERNATI 433 PLAZA REAL (CEO)</i>										Business Phone <i>561-544-0719</i>				Mobile Phone												
	VYR		Make		Model		Style		Color		Lic/Lis		VIN														
OTHERS INVOLVED	CODES: V- Victim (Denote V2, V3) O = Owner (if other than victim) R = Reporting Person (if other than victim)																										
	Type: INDIVIDUAL (NOT A LE OFFICER)		Injury: None																								
	Code <i>V2</i>		Name (Last, First, Middle) <i>GOULD, SHERRY LYNNE</i>				Victim of Crime # <i>1,</i>		DOB Age <i>68</i>		Race <i>W</i>		Sex <i>F</i>		Relationship To Offender		Resident Status <i>Resident</i>		Military Branch/Status								
	Home Address <i>2388 QUEEN PALM RD BOCA RATON, FL 33432</i>										Home Phone <i>561-573-3378</i>																
	Employer Name/Address										Business Phone				Mobile Phone <i>561-573-3378</i>												
PROPERTY	Type:		Injury:																								
	Code		Name (Last, First, Middle)				Victim of Crime #		DOB Age		Race		Sex		Relationship To Offender		Resident Status		Military Branch/Status								
	Home Address										Home Phone																
	Employer Name/Address										Business Phone				Mobile Phone												
	L = Lost S = Stolen R = Recovered D = Damaged Z = Seized B = Burned C = Counterfeit / Forged F = Found ("OJ" = Recovered for Other Jurisdiction)																										
PROPERTY	VI #		Code		Status Frm/To		OJ		QTY		Property Description				Make/Model				Serial Number								
	<i>2</i>		<i>20</i>		<i>7</i>				<i>1</i>		<i>MONEY</i>																
Officer/ID# <i>LEINONEN, H. L. (2213, A5) (739)</i>																Outstanding Stolen Val [Total Stolen]: \$1,000,000.00 [\$1,000,000.00]											
Invest ID# <i>WASSENBERG, E. A. (2213, ECO) (732)</i>																Supervisor <i>MCINNIS, B. M. (2212) (734)</i>											
Status		Complainant Signature						Case Status <i>Open</i>				Case Disposition: <i>04/24/2023</i>				Page 1											
Printed By: HHERRERA, FRONTW1																Sys#: 894943						05/01/2023 15:33:08					

EXHIBIT E

Search

Photo

Memorandum of Conversation



○ Mitch Gould <mgould@nutricom...>

Friday, April 28, 2023 at 8:49 PM

To: Nabila.mucharafie@chase.com; Cc: ○ Sherry Gould ✓

🔔 This message is high priority.

Hi Nabila,

I wanted to take a moment to thank you for your time this afternoon.

As you can imagine, this has a huge impact on our financial picture both personally and professionally.

As discussed:

We have been Chase depositors for many years with estimated deposits from our companies, Nutritional Products International and InHealth Media in the tens of millions of dollars.

In September we placed approximately \$2M in the JP Morgan brokerage division that contained a \$300K bond, 10,000 shares of Amazon stock and \$450K cash position.

As you are now aware, we are the victims of theft of the \$450K cash position at JP Morgan.

Additionally, \$150K on the Chase Bank side. We are senior citizens, and we are devastated.

It is inconceivable that the monies could be moved from our brokerage account without our permission or approval.

We are long term Boca Raton Resort members and in fact, might I add, according to their management and accounting one of the top five members in spending capacity.

In our circle, are many influential business owners and friends that also currently bank at Chase.

We are seeking your immediate attention and prompt attention for the return of my assets.

Unfortunately, to date...we are lost.

It has been a circle of errors and negligence that leaves us in the dark.

We need your help to get us to the correct management team for Chase Fraud.

We will call you Monday at 11 AM.

Please confirm.

SiriusXM

NEW NOTIFICATION. Sherry,... 4/28/23

Executive Office (Mail Code OH4-7120)

3415 Vision Drive
Columbus, OH 43219



July 24, 2023

Nyall J. Cook, Esq.
Mosaic Law, LLP
nc@mosaiclaw.com

We are unable to approve your client's claim or give them a credit

Dear Nyall Cook:

We are responding to your complaint about your clients, Mitch and Sherry Gould, being victims of a scam and your request to speak with our Legal department. Thank you for sharing your concerns.

We are sorry your clients were the victims of a scam. We urge all customers to protect their accounts by never sharing personal and confidential information with someone they don't know. Banks will never call, text or email asking customers for their account information or one-time passcodes and to send money to themselves or anyone else to prevent fraud, but scammers will.

We attempted recall the wires but were not successful. We encourage your clients to work with law enforcement for further resolution. We will work with them if they contact us.

Your client may choose to file a complaint with the Federal Trade Commission online at [ftc.gov](https://www.ftc.gov) or by calling 1-877-382-4357. For information about fraud scams, please visit chase.com/security-tips.

If you have questions, please call us at 1-877-805-8049 and reference case number ECW230421-00256. We accept operator relay calls. We're here Monday through Friday from 8 a.m. to 9 p.m. and Saturday from 9 a.m. to 6 p.m. Eastern Time.

Sincerely,

Executive Office
1-877-805-8049
1-866-535-3403 Fax; it's free from any Chase branch
executive.office@chase.com
chase.com

Esta comunicación contiene información importante acerca de la cuenta. Si tiene alguna pregunta o necesita ayuda para traducirla, comuníquese con nosotros llamando al 1-877-805-8049, de lunes a viernes de 8 a.m. a 9 p.m. y sábados de 9 a.m. a 6 p.m., hora del Este.

IDXXXXX
ECN45